BCPharma Newsletter

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Please circulate among dispensing staff.

Fair PharmaCare Monthly Deductible Payment Option Introduced

Beginning in 2005, PharmaCare will offer a new payment option for individuals and families receiving assistance under the Fair PharmaCare plan.

The new Monthly Deductible Payment Option is an enhancement to the Fair PharmaCare plan and is **entirely optional**. Families whose prescription cost are likely to meet or exceed their Fair PharmaCare deductible can choose to pay their Fair PharmaCare deductible in monthly installments and receive PharmaCare assistance with eligible prescription costs as soon as their enrollment is processed.

While PharmaCare pays the majority of eligible costs of prescriptions for families and individuals, many families pay a deductible based on their family income. This new payment option is designed to make paying that deductible easier. Under Fair PharmaCare, a family is responsible for the cost of their prescription drugs until they have paid their full deductible. After reaching their deductible, PharmaCare pays the majority of eligible prescription costs and they are responsible only for a co-payment. Their co-payments continue until the annual maximum based on their family's income is reached. After that, PharmaCare pays the full amount of all eligible prescription costs. This new option is designed to help them spread out the cost of their deductible over the full year.

Where can patients get more information?

PharmaCare has mailed enrollment information and forms to the majority of families who may benefit from this option. For those who have not received the enrollment package, a supply of information sheets is being provided to all BC pharmacies to assist pharmacies in re-directing enquiries to PharmaCare.

Please note that patients who have not received an enrollment package must contact the Fair PharmaCare Registration Desk to enroll. We cannot offer enrollment via the Web at this time.

Our Registration Desk representatives will help the caller determine if the Monthly Deductible Payment Option would be of benefit to them. If it would be of benefit, an enrollment package will be mailed to them.

Patients can contact the Fair PharmaCare Registration Desk, toll-free, at 1-800-387-4977, Monday to Friday, 8 a.m. to 8 p.m. and Saturday and Sunday, 8 a.m. to 4 p.m.

Detailed information for patients is also available on the PharmaCare Web site (www.healthservices.gov.bc.ca/pharme).

Where can pharmacies get more information sheets?

Pharmacies can:

- print additional sheets from the PharmaCare Web site (Newsletter page); or
- order additional pads by contacting the PharmaNet HelpDesk.

Who is eligible for Monthly Deductible Payment Option?

Individuals and families who:

- are registered for Fair PharmaCare
- do not have private health insurance with a drug benefit plan*
- have a Fair PharmaCare deductible above $0.

The option would not benefit those who have annual prescription costs that are less than their deductible or who have a deductible of $0.

* **Important**: Enrolling in the Monthly Deductible Payment Option is not permitted if an individual or family has private health insurance with a drug benefit plan. Their private health insurer contributes towards their prescription costs and the Monthly Deductible Payment Option could complicate or delay the reimbursement of their private health benefits.

  If an individual or family begins receiving private health insurance that includes a drug benefit plan partway through the year, they should cancel their enrollment.

How do individuals and families enroll?

By returning the enrollment forms they received in the mail or, if they did not receive the package by mail, by contacting the Fair PharmaCare Registration Desk.

When should they enroll?

Families may enroll for the 2005 calendar year at any time up to September 30, 2005. Those who contact PharmaCare after September 30, 2005, can enrol for 2006.

What methods of payment are available for those who enroll?

Families can pay their monthly installments towards their deductible by pre-authorized withdrawals from their account at a bank or financial institution, or can choose to have a bill mailed to them each month.

If enrolled in the Monthly Deductible Payment Option, how will their prescription claims adjudicate?

Their prescription claims will adjudicate as if their deductible had been met.

In other words, in addition to their monthly deductible installment, they would still be responsible for the co-payment for each prescription, until they reach their family maximum.

Note: Patients remain responsible for payment for non-benefit products.

Will this require any change in the way pharmacies submit claims?

No. Pharmacies can continue to submit claims for individuals enrolled in the Monthly Deductible Payment Option in same manner as any other PharmaCare claim.

Will PharmaNet give any indication of an individual's enrollment status?

As an individual's enrollment status is personal financial information, PharmaNet will return only the usual adjudication information, without any specific indicator of a patient's enrollment status. All enquiries regarding the option can be referred to the Fair PharmaCare Registration Desk.

How quickly can a family be enrolled?

To enroll a family, PharmaCare must first ensure the option will be of benefit to them. The registrant's information must then be entered into a database before their enrollment package can be generated and mailed. The registrant must then complete and return the necessary forms. When the forms are received, their final information must be entered into a database. The information from the database is loaded into PharmaNet overnight.

PharmaCare requires two to three business days from the date they receive the completed enrollment forms to process the family's enrollment.

PharmaCare cannot fax enrollment packages to registrants as the packages are coded, generated and mailed automatically. However, registrants can return the completed forms to PharmaCare by fax.

What if their prescription costs end up being lower than their deductible?

Early in the following year, PharmaCare will reconcile their account for the preceding year and a statement will be issued. They will receive a refund if they have paid more than their required contribution under the Fair PharmaCare plan. They must keep both the statement and their prescription receipts if they wish to submit their prescription costs as medical expenses on their income tax return.

If someone enrolls, can they later cancel their enrollment?

Yes. If a change in their circumstances means the payment option is no longer of benefit, they may cancel their enrollment by contacting PharmaCare, seven days a week, from 8 a.m. to 4 p.m. at the following numbers:

- From Victoria..... 250-952-2866
- From the Lower Mainland 604-682-6849
- From elsewhere in BC, toll-free..... 1-800-554-0250

Registrants may cancel their enrollment in the Monthly Deductible Payment Option at any time. It is recommended that they cancel their enrollment if their prescription costs are significantly less than their deductible or if they begin receiving private health insurance coverage.

If they chose the automatic debit method of payment, they must give 30 days notice to stop pre-authorized debits from their account.

A full reconciliation will be done by PharmaCare and they will be reimbursed for any overpayments.

If a family enrolls for 2005, will they be enrolled automatically for 2006 and future years?

No. Families who enroll for 2005 will not be enrolled automatically for 2006. To continue on the Monthly Deductible Payment Option for 2006, the family would need to enroll again.

Do families enrolled in the option need to report changes in their family structure?

Yes. In cases of marriage, separation or divorce, the registrant should advise PharmaCare Administrative Review of the change in their family structure. Our staff will review the options with them (for example, modification to the monthly payment amount or year-end reconciliation).

Registrants can contact the Administrative Review Unit (through the PharmaNet HelpDesk) at the following numbers, Monday to Friday, 8:30 a.m. to 4:30 p.m.:

- In Victoria 250-952-2866
- In the Lower Mainland 604-682-6849
- From elsewhere in BC 1-800-554-0250